



Office of the State Superintendent of Schools

Kathy Cox, State Superintendent of Schools

MEMORANDUM

DATE: August 5, 2005

TO: Certificated Teachers and Administrators
Student Teachers
Local Boards of Education
Local School Superintendents

FROM: Kathy Cox, State Superintendent of Schools *KCox*
Georgia Department of Education
Dana R. Russell, Commissioner *DRR*
Georgia Department of Administrative Services

SUBJECT: Free Educators Professional Liability Insurance for Certificated School
Personnel and Student Teachers

Senate Bill 34 was approved by the General Assembly, signed by the Governor in the 2005 legislative session, and takes effect July 1, 2005. One of the provisions of Senate Bill 34 authorizes the State of Georgia to purchase free Educators Professional Liability insurance, similar to coverages carried by doctors, lawyers and other professionals, that insures certificated personnel employed by local school systems and student teachers against claims arising out of the performance of their duties. Since the State of Georgia pays for this insurance, there is no cost to certificated personnel and student teachers.

If you have other liability insurance for your teaching activities (e.g. insurance provided by local school boards or available through trade associations), this policy can replace or supplement your other policy or policies. If a claim is made against you, you should notify not only the insurer under the State of Georgia program, but also any other insurer(s) you may have so that the insurers may coordinate their efforts on your behalf.

If, however, you do not have any other liability insurance for your teaching activities, this policy will provide you with primary coverage. If a claim is made against you, you should immediately notify the insurer at 1-877-520-4636 so their Claims Department can take steps to represent and protect your interests.

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Please remember that this insurance takes effect July 1, 2005, and will only apply to events occurring after July 1, 2005. It will not provide coverage for events occurring prior to July 1, 2005, even if the claims are made after July 1, 2005.

If you have any questions about the policy or the program, you may call 404-651-5935 or email jkim@doas.ga.gov at the Department of Administrative Services (DOAS), the state agency responsible for administering the insurance program. Within 30 days, you can view a copy of the entire professional liability policy at the Department of Administrative Services Web site at www.doas.ga.gov or the Department of Education Web site at www.doe.k12.ga.us. While the specific language of the policy will establish rights and responsibilities under the policy, DOAS will do its best to provide whatever information it can to assist you in understanding this new program of insurance that was created for you.